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Based on the Defendants, Bank of America N.A.and National Collegiate Trust's (UBS STAB Fund/Bank of New York Mellon Trust Company is not a party to this Default Judgment) failure to respond to the Complaint, the Court renders its judgment as follows:

- 1. Judgment shall be entered in favor of Plaintiff, Francisco Reynoso-Garcia and against Defendants, Bank of America N.A. and National Collegiate Trust;
- 2. The student loan debts owned by Bank of America N.A. and National Collegiate Trust are hereby discharged;

SO ORDERED:

DATED: December 6, 2012

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Richard M. Weiler

United States Bankruptcy Judge

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U.S. Bankruptcy Judge 255 E. Temple Street, Su		rn Ave., Ste. 11	37907 Vintage Court Palmdale, CA 93550
Judge: Honorable Richar			Debtor: Francisco Reynoso-Garcia
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controlling General Order	r(s) and Local Bankruptcy Ru	ule(s) ("LBR"), the	<b>DNIC FILING ("NEF")</b> – Pursuant foregoing document will be served
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NOTE TO USERS OF THIS FORM:  1) Attach this form to the last page of a proposed Order or Judgment. Do not file as a separate document.  2) The title of the judgment or order and all service information must be filled in by the party lodging the order.  3) Category I. below: The United States trustee and case trustee (if any) will always be in this category.  4) Category II. below: List ONLY addresses for debtor (and attorney), movant (or attorney) and person/entity (or attorney) who filed an opposition to the requested relief. DO NOT list an address if person/entity is listed in category I.
NOTICE OF ENTERED ORDER AND SERVICE LIST
Notice is given by the court that a judgment or order entitled ( <i>specify</i> ) <b>DEFAULT JUDGMENT</b> was entered on the date indicated as Entered on the first page of this judgment or order and will be served in the manner indicated below:
I. <u>SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF)</u> – Pursuant to controlling General Order(s) and Local Bankruptcy Rule(s), the foregoing document was served on the following person(s) by the court via NEF and hyperlink to the judgment or order. As of <u>November 16, 2012</u> , the following person(s) are currently on the Electronic Mail Notice List for this bankruptcy case or adversary proceeding to receive NEF transmission at the email address(es) indicated below.
Shannon A.Doyle:sdoyle@blclaw.com,ecf@blclaw.com;notices@blclaw.com;borowitzclark1@gmail.com Heide Kurtz (TR):trustee@hkurtzco.com,ca45@ecfcbis.com U.S. Trustee: ustpregion16.la.ecf@usdoj.gov Andrew Boa on behalf of UBS StabFund:aaboa@wolfewyman.com
☐ Service information continued on attached page
II. <u>SERVED BY THE COURT VIA U.S. MAIL:</u> A copy of this notice and a true copy of this judgment or order was sent by United States Mail, first class, postage prepaid, to the following person(s) and/or entity(ies) at the address(es) indicated below:
<b>Debtor:</b> Francisco Reynoso-Garcia 37907 Vintage Court Palmdale, CA 93550
III. TO BE SERVED BY THE LODGING PARTY: Within 72 hours after receipt of a copy of this judgment or order which bears an "Entered" stamp, the party lodging the judgment or order will serve a complete copy bearing an "Entered" stamp by U.S. Mail, overnight mail, facsimile transmission or email and file a proof of service of the entered order on the following person(s) and/or entity(ies) at the address(es), facsimile transmission number(s), and/or email address(es) indicated below:
☐ Service information continued on attached page
SERVED BY U.S. MAIL

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